

PATENT

IN THE UNITED STATES PATENT & TRADEMARK OFFICE

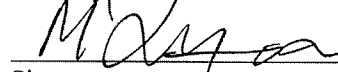
Applicant : Winterer et al.
Serial. No : 10/757,317 Examiner: Not Yet Assigned
Filed : January 14, 2004 Group Art Unit: 3624
For : FINANCIAL TRANSACTION CARD WITH AUTOMATIC
PAYMENT FEATURE

INFORMATION DISCLOSURE STATEMENT UNDER 37 C.F.R. § 1.97(b)CERTIFICATE OF MAILING

I hereby certify that this paper is being
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Manu J. Teiwani
Attorney Name


Signature

37,952
PTO Registration No.

August 13, 2007
Date of Signature

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

Pursuant to 37 C.F.R. §§ 1.56 and 1.97(b), applicant brings to the attention of the Examiner the documents listed on the attached PTO 1449 and respectfully requests that the listed documents be considered by the Examiner and made of record in the above-captioned application. Copies of all U.S. patents and applications are not enclosed pursuant to the waiver of 37 C.F.R. 1.98(a)(2)(i) in all applications filed after June 30, 2003.

PATENT

This submission does not represent that a search has been made or that no better art exists and does not constitute an admission that the listed documents are material or constitute "prior art." If the Examiner applies the documents as prior art against any claim in the application and applicants determine that the cited documents do not constitute "prior art" under United States law, applicants reserve the right to present to the Office the relevant facts and law regarding the appropriate status of the documents.

Applicants further reserve the right to take appropriate action to establish the patentability of the disclosed invention over the listed documents, should the documents be applied against the claims of the present application.

This statement is submitted more than 3 months from the application filing date but before the mailing date of the first Office Action on the merits. In accordance with 37 C.F.R. § 1.98, submission of this Information Disclosure Statement requires no fee.

However, should any fee be required, the Commissioner is hereby authorized to charge any such fee to Deposit Account 02-4377.

Respectfully submitted,

BAKER BOTTS L.L.P.

By: 

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Form PTO-1449 U.S. DEPARTMENT OF COMMERCE (Rev. 2-32) PATENT AND TRADEMARK OFFICE	ATTY DOCKET NO. 070457.1675 (AP35651)	APPLICATION NO. 10/757,317
INFORMATION DISCLOSURE STATEMENT BY APPLICANT (use several sheets if necessary)	APPLICANT .Winterer et al.	
	FILING DATE January 14, 2004	GROUP ART UNIT 3624

U.S. PATENT DOCUMENTS

Examiner Initial	Document Number	Date	Inventor Name	Class	Sub-class	Filing Date (if appropriate)
	2007/0045407	03/01/2007	Paul et al.			
	7,104,443	09/12/2006	Paul et al.			

FOREIGN PATENT DOCUMENTS

Examiner Initial	Document Number	Date	Country	Class	Sub-class	Translation

OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)

Examiner Initial	Document Description

EXAMINER	DATE CONSIDERED
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EXAMINER: Initial if citation considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.